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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/216,985	12/21/1998	LAURENCE HONARVAR	1330.1010	8897
21171	7590	05/03/2005	EXAMINER	
STAAS & HALSEY LLP SUITE 700 1201 NEW YORK AVENUE, N.W. WASHINGTON, DC 20005				CUFF, MICHAEL A
ART UNIT		PAPER NUMBER		
		3627		

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**BEFORE THE BOARD OF PATENT APPEALS
AND INTERFERENCES**

Application Number: 09/216,985
Filing Date: December 21, 1998
Appellant(s): HONARVAR, LAURENCE

MAILED

MAY 03 2005

GROUP 3600

Paul I. Kravetz
For Appellant

EXAMINER'S ANSWER

This is in response to the appeal brief filed 1/26/05.

(1) Real Party in Interest

A statement identifying the real party in interest is contained in the brief.

(2) *Related Appeals and Interferences*

The brief does not contain a statement identifying the related appeals and interferences which will directly affect or be directly affected by or have a bearing on the decision in the pending appeal is contained in the brief. Therefore, it is presumed that there are none. The Board, however, may exercise its discretion to require an explicit statement as to the existence of any related appeals and interferences.

(3) *Status of Claims*

The statement of the status of the claims contained in the brief is correct.

(4) *Status of Amendments After Final*

No amendment after final has been filed.

(5) *Summary of Invention*

The summary of invention contained in the brief is correct.

(6) *Issues*

The appellant's statement of the issues in the brief is correct.

(7) *Grouping of Claims*

Appellant's brief includes a statement that claims 1-11, 22-37 and 48-50 do not stand or fall together and provides reasons as set forth in 37 CFR 1.192(c)(7) and (c)(8).

(8) *ClaimsAppealed*

The copy of the appealed claims contained in the Appendix to the brief is correct.

(9) *Prior Art of Record*

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6,088,686	Walker et al.	7-2000
5,560,005	Hoover et al.	9-1996

(10) Grounds of Rejection

The following ground(s) of rejection are applicable to the appealed claims:

Claims 1-11, 22-37 and 48-50 are rejected under 35 U.S.C. 103(a). This rejection is set forth in a prior Office Action, mailed on 5/26/04.

(11) Response to Argument

Mapping of claim 1.

Loading all customer and account data required for evaluating the customer and each of the accounts

Front-end processing system (blocks 14 and 16) extract information from existing customer bank relations (block 52) and credit processing (block 54)

evaluating the customer and each of the accounts via an iterative function which uses the loaded customer and account data,

ACAPS26 contains the price points for each product that has multiple price points. The tables also provide the name of the characteristic (such as balance amount), the break point(s) (such as less than \$1,500, greater than or equal to \$1,500, etc.) and the resulting prices. (column 10, lines 1-4) The examiner is considering the above steps to be an iterative function, which will be performed repeatedly for each account. The "resulting prices" is the result of an evaluation.

wherein said evaluating determines which strategy of a plurality of strategies will be used to evaluate each account via the iterative function based on a type of the account,

The examiner used the example of iteratively extracting the balance from many different types of accounts. Inherently, the step of determining a "strategy", is performed by ACAPS as it extracts balances. For example, extracting a balance from a mortgage uses a different "strategy" than extracting a balance from a credit card.

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and evaluates each account for a same product or service via the iterative function with the same strategy and evaluates accounts for different products or services via the iterative function w/different strategies

to thereby produce a respective decision for each of the accounts,

the loaded customer and account data being loaded at a time prior to initiating said evaluating and being sufficient to evaluate the customer and each of the accounts by said evaluating without loading additional customer or account data,

the customer and each of the accounts thereby being evaluated in a single pass via the iterative function, and

taking an action in accordance with a result of said evaluating.

This limitation is met by ACAPS applying the same strategy for each credit card account and a different strategy for mortgage accounts.

The examiner is considering the above mentioned "break points" to be the criteria for the decision.

Hoover teaches collecting information from many heterogeneous sources and storing homogenized data at the customer's site. See rejection for details.

This limitation is redundant. See examiner's arguments from 5/26/04. "in a single pass" means loading all customer data before starting the evaluation.

The offering of the price is the action.

Arguments:

Group I

Page 4 has no assertions

Page 5 asserts that Walker processes only a single application and does not show the processing of multiple applications by the same applicant. In reviewing the

claims, the examiner does not see the relevance of the assertion (There is no mention of an application in the claims.)

Appellant asserts that Walker does not loop back to begin processing of another application of the same applicant. In reviewing the claims, the examiner does not see the relevance of the assertion.

Appellant asserts that customer data in Walker would have to be reloaded in the system to evaluate another application. In reviewing the claims, the examiner does not see the relevance of the assertion.

Page 6 asserts Walker does not disclose or suggest such features. It would have been better if appellant was more specific, but the examiner will address the "iterative function". This is a very broad term. To meet this limitation, Walker merely has to have a step, which can be repeated. Because Walker iteratively reviews all the accounts of the customer, it meets this limitation.

Appellant asserts that Walker does not disclose a "single pass". Please review file history (See examiner's arguments from 5/26/04) for what is meant by "in a single pass". Hoover teaches this element in the rejection.

Page 7 repeats arguments involving "an iterative function" and Walker not loading all data prior to evaluation.

Page 8 repeats arguments involving "an iterative function".

Appellant has not disputed the combination of Walker and Hoover and relies solely on the discussion of Walker.

Group II

Appellant asserts that Walker does not show an iterative matrix. The examiner asserts the tables in the ACAPS system meet the criteria of being a matrix, which is used repeatedly.

Group III

Appellant asserts that Walker does not show an iterative function calling another iterative function. Column 10, lines 8-9, "ACAPS 26 calls upon another bank system, which aggregates all of the customer's balances" ACAPS has iterative function calls another repeated function (extracting balances).

For the above reasons, it is believed that the rejections should be sustained.

Respectfully submitted,

Michael Cuff 4/18/05
Michael Cuff
April 18, 2005

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